

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert A. Bennett  
 Brenda L Bennett  
 Debtors

Case No. 14-12402-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb 14244623	+Robert A. Bennett, Brenda L Bennett, 4044 Teesdale Street, Philadelphia, PA 19136-3919 +Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609
13390465 13274200	+Sadek and Cooper, 1315 Walnut Street, Suite 302, Philadelphia, PA 19107-4705 +Trumark Financial Credit Union, 1000 Northbrook Dr, Trevose, PA 19053-8430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Oct 26 2019 03:40:05 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2019 03:39:42 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 26 2019 03:39:52 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13274191	+E-mail/Text: broman@amhfcu.org Oct 26 2019 03:39:47 American Heritage Federal Credit Union, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
13384599	E-mail/Text: megan.harper@phila.gov Oct 26 2019 03:40:05 City of Philadelphia, Law Department - Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13383994	E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 03:33:16 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13382933	E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 26 2019 03:34:23 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13355709	EDI: PRA.COM Oct 26 2019 07:18:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13325348	+E-mail/Text: csidl@sbcglobal.net Oct 26 2019 03:39:51 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208
13329172	EDI: AGFINANCE.COM Oct 26 2019 07:18:00 SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
13285246	EDI: WFFC.COM Oct 26 2019 07:18:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

BRAD J. SADEK	on behalf of Joint Debtor Brenda L Bennett	brad@sadeklaw.com, bradsadek@gmail.com
BRAD J. SADEK	on behalf of Debtor Robert A. Bennett	brad@sadeklaw.com, bradsadek@gmail.com
KARINA VELTER	on behalf of Creditor Wells Fargo Bank, N.A. dba Wells Fargo Dealer Services	amps@manleydeas.com
MICHAEL J. SHAVEL	on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust	mshavel@hillwallack.com, lharkins@hillwallack.com; jrydzewski@HillWallack.com
REBECCA ANN SOLARZ	on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust	bkggroup@kmlawgroup.com
ROBERT MICHAEL KLINE	on behalf of Creditor LSF9 Master Participation Trust	Pacer@sqirelaw.com, rmklinelaw@aol.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:			
Debtor 1	<b>Robert A. Bennett</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Brenda L Bennett</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>14-12402-elf</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Bennett

Brenda L Bennett

10/24/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**